

United States Bankruptcy Court  
Middle District of Florida

In re:  
Philip I. Trover  
Debtor

Case No. 18-06605-CCJ  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 113A-6

User: cahyen  
Form ID: Dntcdfnc

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2018.

db +Philip I. Trover, 7835 Skiing Way, Winter Garden, FL 34787-6208

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 28, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2018 at the address(es) listed below:

Carla P Musselman cmusselman1@cfl.rr.com, cmusselman@ecf.epiqsystems.com  
K Wade Boyette, Jr. on behalf of Debtor Philip I. Trover ccrowe@bcnlawfirm.com,  
wboyette@bcnlawfirm.com;kcostello@bcnlawfirm.com;drabrams620@gmail.com;r53138@notify.bestcase.com  
United States Trustee - ORL7/13 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 3

[Dntedfnc] [District Notice Deficient Filing New Case]

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION  
[www.flmb.uscourts.gov](http://www.flmb.uscourts.gov)

In re:

Case No. 6:18-bk-06605-CCJ  
Chapter 7

Philip I. Trover

\_\_\_\_\_  
Debtor\* /

**NOTICE OF INCOMPLETE AND/OR DEFICIENT FILING  
AND OPPORTUNITY TO CURE DEFICIENCIES**

On October 25, 2018 the above named Debtor filed a Voluntary Petition under Chapter 7 of the Bankruptcy Code. The clerk has noted deficiencies to the petition, schedules and/or other filed papers of this Debtor. The Debtor is provided an opportunity to cure the deficiencies within the time set forth herein. All deadlines run from the original petition file date unless otherwise noted. This case may be dismissed without further notice or hearing if the Debtor fails to timely correct the noted deficiency.

A fully completed Summary of Your Assets and Liabilities and Schedules A through J were not filed. Pursuant to Fed. R. Bankr. P. 1007(b) and (c), the Debtor is directed to file the missing items with proper declaration of the Debtor no later than 14 days from the date the petition was filed.

A link to updated forms is available on the Court's website at: <http://www.flmb.uscourts.gov/forms/>.

If additional creditors not initially provided with the Petition are added on the Schedules, the Debtor is directed to include \$31.00 amendment fee and provide proof of service of the Notice of Chapter 7 Bankruptcy Case to each additional creditor. For Chapter 13 cases, a copy of the filed Chapter 13 plan must also be served on the additional creditors.

The Statement of Financial Affairs was not filed. The Debtor is directed to file a signed Statement of Financial Affairs using the form B107 for an individual or B207 for non-individuals within 14 days from the date the case was filed.

The attorney for Debtor did not file an Attorney's Disclosure of Compensation required by 11 U.S.C. § 329 and Fed. R. Bankr. P. 2016(b). The attorney for the Debtor is directed to file an Attorney's Disclosure of Compensation (Form B2030) within 14 days from the date the petition was filed. Failure of attorney for the Debtor to cure this deficiency may result in sanctions or the issuance of a show cause order.

The Chapter 7 Statement of Your Current Monthly Income and Means-Test Calculation pursuant to Fed. R. Bankr. P. 1007 (b)(4)(5)(6) and 11 U.S.C § 521(a)(1)(B)(v) was not filed. The Debtor is directed to file a signed Statement of Your Current Monthly Income and Means-Test Calculation (Official Form B122A) within 14 days from the date the petition was filed. A link to updated forms is available on the Court's website at: <http://www.flmb.uscourts.gov/forms/>.

A Statement of Intentions for Individuals Filing Under Chapter 7 was not signed, not filed, or filed on an outdated form. Pursuant to Fed. R. Bankr. P. 1007(b)(2) and 11 U.S.C § 521(a)(2)A), the Debtor is directed to file a Statement of Intentions for Individuals Filing Under Chapter 7 (Official Form B108), signed under penalty of perjury within 30 days. A link to updated forms is available on the Court's website at <http://www.flmb.uscourts.gov/forms/>.

The Debtor shall pay unpaid filing fees in the amount of N/A within seven days from the date of service of this notice. Payment shall be made by cashier's check or money order payable to Clerk, U.S. Bankruptcy Court at the address indicated below.

Dated: October 26, 2018

FOR THE COURT

Sheryl L. Loesch , Clerk of Court

George C. Young Federal Courthouse

400 West Washington Street

Suite 5100

Orlando, FL 32801

The Clerk's office is directed to serve a copy of this notice on interested parties.

\*All references to "Debtor" shall include and refer to both debtors in a case filed jointly by two individuals.